Cases & 71-71-112/207-01-NPP Door 8-482-Eile & ideal 2008/1009/11Ent & rette 0eal 2009/1009/117-4111-2121:1 Des Destain Products and excited Page of St Court for up

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

E. RICHARD DRESSEL, ESQUIRE (ED 1793)

FLASTER/GREENBERG P.C.

Commerce Center

1810 West Chapel Avenue

Cherry Hill, NJ 08002-4609

Attorneys for Debtor, Jeffrey M. Keiser, Debtor

In Re:

Honorable Jerrold N. Poslusny, Jr.

JEFFREY M. KEISER,

Debtor.

Chapter 13

Case No.: 17-11270(JNP)

Hearing Date: September 5, 2017

@ 10:00 a.m.

Order Filed on August 25, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

ORDER APPROVING LOAN MODIFICATION WITH CITIMORTGAGE, INC.

The relief set forth on the following page, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: August 25, 2017

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

Cosses & 71-71-1127207-01-NPP Dotto 8-482-Eille & 1083/2358/1009/11 Enterrette 083/2358/1009/117-4111-2121:1 Desides tain Products and exhibit er Page (de of 8 f 3

(**Page 2**)

Debtor: JEFFREY M. KEISER,

Case No.: 17-11270(JNP)

Caption: ORDER APPROVING LOAN MODIFICATION WITH CITIMORTGAGE,

INC.

THIS MATTER, having come before the Court upon the Motion of Jeffrey M. Keiser ("Debtor" or "Movant") for the entry of an Order Approving Loan Modification with CitiMortgage, Inc. ("Citi"), and notice of the Motion having been given to the Chapter 13 Standing Trustee and all creditors and parties in interest, and the Court having considered the Motion, and for good and sufficient cause appearing, it is hereby:

ORDERED, that the Movant's Motion to Approve Loan Modification with CitiMortgage, Inc., attached to the Motion as Exhibit "A," shall be and hereby is, **GRANTED**; and it is

ORDERED, that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the 11 U.S.C. §362(a) automatic stay.

ORDERED, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with the provisions of a confirmed plan in this case.

ORDERED, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with the provisions of a confirmed plan.

2

Cosses & 71-71-1127207-01-NPP Dotto 8-482-Eille & Filosof 2008/12009/11 Enterrette 0:83/2008/1009/1117-4111-2121:1 Desides ta in Products and excited Page of 8 f 3

(Page 3)

Debtor: JEFFREY M. KEISER,

Case No.: 17-11270(JNP)

Caption: ORDER APPROVING LOAN MODIFICATION WITH CITIMORTGAGE,

INC.

ORDERED, that the Debtor shall file a Modified Plan within 10 days of the entry of the

within Order.

ORDERED, that in the event a loan modification is completed and the pre-petition

arrears are capitalized into the loan, secured creditor shall file an amended proof of claim to

reflect the arrears disbursed by the Chapter 13 Trustee prior to the loan modification effective

date or zero pre-petition arrears.

ORDERED, that the Chapter 13 Trustee shall suspend disbursements to secured creditor

pending completion of the loan modification and all money that would otherwise be paid to the

secured creditor be held until the claim is amended or the Trustee is notified by the secured

creditor that the modification was not consummated.

ORDERED, that in the event the modification is not consummated the secured creditor

shall notify the Trustee and the Debtor's attorney of same. Any money that was held by Trustee

pending completion of the modification shall then be paid to the secured creditor.

ORDERED, that in the event the proof of claim is amended to reflect the arrears

disbursed by the Chapter 13 Trustee prior to the loan modification effective date or zero pre-

petition arrears, the Trustee may disburse funds being held pursuant to this Order to other

creditors in accordance with the provision of the confirmed plan.

6357606 v1

3